## Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 1 of 46

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin- iden	e the name that is on government-issued ure identification (for mple, your driver's ase or passport).  g your picture tification to your with the trustee.	Kenneth First name  R Middle name  Thomson Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-0206	

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 2 of 46

Case number (if known)

Debtor 1 Kenneth R Thomson

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 13744 Eunice Ln. Rockton, IL 61072 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Winnebago County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 3 of 46

Case number (if known) Debtor 1 Kenneth R Thomson

		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7							
	Bankruptcy Code you are choosing to file under								
		☐ Chap							
		☐ Chap							
		☐ Chap							
8.	How you will pay the fee	ab ord	out how yo	u may pay. Typically, if you attorney is submitting your	are paying the fee y	ck with the clerk's office in your local court for more details ourself, you may pay with cash, cashier's check, or money half, your attorney may pay with a credit card or check with			
				the fee in installments. In the in Installments (Official Fe		on, sign and attach the Application for Individuals to Pay			
						on only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line tha			
		ар	plies to yo	r family size and you are u	nable to pay the fee i	in installments). If you choose this option, you must fill out			
		tne	е Арріісаті	n to Have the Chapter 7 Fi	ing Fee waived (Offi	cial Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the	■ No.							
	last 8 years?	☐ Yes.							
			District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
 I1.	Do you rent your	■ No.	Go to	ne 12.					
	residence?	☐ Yes.	Has vo	ur landlord obtained an evi	ction judgment agains	st you and do you want to stay in your residence?			
		<b>□</b> 1€5.		No. Go to line 12.	jaagon again				
					ent About an Eviction	Judgment Against You (Form 101A) and file it with this			

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 4 of 46

Case number (if known) Debtor 1 Kenneth R Thomson

Part	3: Report About Any Bu	sinesses `	You Own	as a Sole Proprietor					
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.					
		☐ Yes.	Name	and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Numbe	er, Street, City, State & ZIP Code					
	it to this petition.		Check	the appropriate box to describe your business:					
				Health Care Business (as defined in 11 U.S.C. § 101(27A))					
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					
				Stockbroker (as defined in 11 U.S.C. § 101(53A))					
				Commodity Broker (as defined in 11 U.S.C. § 101(6))					
				None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can se deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow in 11 U.S.C. 1116(1)(B).							
	For a definition of small	No.	I am n	ot filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.					
		☐ Yes.	I am fi	ling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Part	4: Report if You Own or	Have Anv	Hazardo	us Property or Any Property That Needs Immediate Attention					
	Do you own or have any								
14.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is t	he hazard?					
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?  Number, Street, City, State & Zip Code					
				Multiper, Street, Oity, State & Zip Gode					

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 5 of 46

Debtor 1 Kenneth R Thomson

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	otor 1	Kenneth R Thoms	on	Document	Page 6 of 46	er (if known)				
Par	t 6:	Answer These Questi		Panartina Purnasas						
		t kind of debts do	16a.		ar dahts? Consumer dahts are defi	ined in 11 U.S.C. § 101(8) as "incurred by an				
10.		i have?	Toa.	individual primarily for a personal, f		ined in 11 0.5.C. § 101(6) as incurred by an				
				☐ No. Go to line 16b.						
				Yes. Go to line 17.						
			16b.	Are your debts primarily busines money for a business or investmen	s debts? Business debts are debts to through the operation of the bus					
				☐ No. Go to line 16c.						
				☐ Yes. Go to line 17.						
			16c.	State the type of debts you owe that	t are not consumer debts or busines	ss debts				
17.		you filing under oter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.					
	after	ou estimate that any exempt erty is excluded and	■ Yes.		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
		inistrative expenses paid that funds will		■ No						
	distr	available for tribution to unsecured ditors?		Yes						
18.		w many Creditors do I estimate that you e?	<b>1</b> -49		<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000				
	you e		□ 50-99		☐ 5001-10,000 ☐ 40,004,35,000	☐ 50,001-100,000 ☐ More than100,000				
			☐ 100-1 ☐ 200-9		10,001-25,000	☐ More than 100,000				
19.		v much do you mate your assets to worth?	□ \$0 - \$		□ \$1,000,001 - \$10 million □ \$500,000	□ \$500,000,001 - \$1 billion				
				001 - \$100,000 ,001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion				
				,001 - \$500,000 ,001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
20.		v much do you	□ \$0 - \$	•	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
	to be	nate your liabilities e?	+ ,	001 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion				
				,001 - \$500,000 ,001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
Par	t 7:	Sign Below								
For	you		I have ex	xamined this petition, and I declare un	nder penalty of perjury that the infor	mation provided is true and correct.				
				chosen to file under Chapter 7, I am states Code. I understand the relief as		, under Chapter 7, 11,12, or 13 of title 11, hoose to proceed under Chapter 7.				
				orney represents me and I did not pay nt, I have obtained and read the notic		ot an attorney to help me fill out this				
			I request	t relief in accordance with the chapter	of title 11, United States Code, spe	ecified in this petition.				
			bankrupt and 357	tcy case can result in fines up to \$250 1.		or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519				
			Kennet	neth R Thomson th R Thomson e of Debtor 1	Signature of Debto	or 2				
			Execute	d on October 18, 2016	Executed on					

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Kenneth R Thomson Page 7 of 46 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David H. Carter	Date	October 18, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
David H. Carter Printed name		
David H. Carter		
Firm name		
308 W. State St., Suite 215		
Rockford, IL 61101		
Number, Street, City, State & ZIP Code		
Contact phone <b>815/968-8900</b>	Email address	
Bar number & State		<del></del>

		DOGUIII	tii Paut o 0140	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kenneth R Thom	son		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this amended filir

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	100,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,900.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	109,900.00
Pa	t 2: Summarize Your Liabilities		
			abilities at you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	90,486.2
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	22,660.9 <sup>-</sup>
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	82,399.00
	Your total liabilities	\$	195,546.16
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,628.04
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,626.00
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Entered 10/18/16 14:43:52 Filed 10/18/16 Desc Main Case 16-82438 Doc 1 Document

Page 9 of 46
Case number (if known) Debtor 1 Kenneth R Thomson

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,455.48

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	22,660.91
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	22,660.91

	C	136 10-0243	o Doci		cument	Page 10 of 46	10 14.45.0	12 De.	sc main
Fill i	n this infor	mation to identify	your case and t			1 WW. 10 W. 40			
Debt	or 1	Kenneth R T	Thomson						
		First Name		lle Name		Last Name			
Debt (Spou	or 2 se, if filing)	First Name	Midd	lle Name		Last Name			
Unite	ed States Ba	inkruptcy Court for	the: NORTHE	RN DIST	RICT OF ILLII	NOIS			
Case	e number _					_			☐ Check if this is an amended filing
Sc	hedul	rm 106A/E <b>e A/B: P</b> i	roperty						12/15
hink inform	it fits best. Enation. If morer every quest.  Describe  you own or look. Go to Par	e as complete and e space is needed, stion.  Each Residence, B	accurate as possil attach a separate : uilding, Land, or C	ble. If two sheet to the	married people his form. On th Estate You Ov	an asset fits in more than or e are filing together, both ar ie top of any additional page wn or Have an Interest In , land, or similar property?	e equally respor	sible for su	pplying correct
-	Yes. Where	s tne property?							
1.1	13744 Eunice Lane Street address, if available, or other description			What is the property? Check all that apply  ☐ Single-family home ☐ Duplex or multi-unit building ☐ Condominium or cooperative		Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.			
-	Rockton City	IL State	61072-0000 ZIP Code		Land Investment pr	or mobile home	Current valuentire proper		Current value of the portion you own?
			Who h		t in the property? Check one	(such as fee	ibe the nature of your ownership inte as fee simple, tenancy by the entireti estate), if known. simple		
-	Winnebag County	<b>jo</b>			Debtor 1 and At least one o	Debtor 2 only  of the debtors and another  ou wish to add about this ite	(see instru	ictions)	munity property
ŗ	ages you h					from Part 1, including an		·	\$100,000.00
some	one else dri		vehicle, also repo	ort it on S	Schedule G: E	whether they are register executory Contracts and Ur			chicles you own that

■ No

☐ Yes

	Case 16-82438	3 Doc 1	Filed 10/18/16	Entered 10/18/16 14:4	43:52 Desc Main	
Debtor 1	Kenneth R Thomso	on	Document	Page 11 of 46 Case number	(if known)	
				cles, other vehicles, and accessor owmobiles, motorcycle accessories	ries	
■ No						
☐ Yes						
				om Part 2, including any entries f		60.00
	Describe Your Personal and Down or have any legal or			ing items?	Current value of	of the
20,00			,		portion you ow Do not deduct s claims or exemp	r <b>n?</b> ecured
	hold goods and furnishing ples: Major appliances, furn		nina kitchenware			
□ No	pics. Major appliances, run	riitaro, iiriorio, oi	iiia, kitorioriware			
■ Yes	s. Describe					
				inhimum to had abain alden	7	
		ssary nouser ances	iola goods and furn	ishings, tv, bed, chair, older	\$1	,500.00
-	1-1-					
7. Electro				oment; computers, printers, scanner	s; music collections; electronic o	devices
	s. Describe					
-	tibles of value ples: Antiques and figurine other collections, me			oks, pictures, or other art objects; sta	amp, coin, or baseball card colle	ections;
	s. Describe					
	ment for sports and hobb ples: Sports, photographic, musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis	s; canoes and kayaks; carpentry	tools;
	s. Describe					
10. <b>Firea</b> Exar ■ No	rms nples: Pistols, rifles, shotgu	uns, ammunitior	n, and related equipmen	t		
	s. Describe					
	n <b>es</b> <i>mples:</i> Everyday clothes, fu	ırs, leather coat	s, designer wear, shoes	accessories		
□ No ■ Yes	s. Describe					
					-	
	neces	ssary wearing	g apparel			\$300.00
■ No □ Yes	nples: Everyday jewelry, co	ostume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watche	s, gems, gold, silver	
-	farm animals nples: Dogs, cats, birds, ho	orses				
☐ Yes	s. Describe					
Official Fo	orm 106A/B		Schedule A/B: F	Property		page 2

Deb	tor 1	Case 16-82438 Kenneth R Thomson	Doc 1	Filed 10/18/16 Document	Page 12 of 46	.8/16 14:43:52 Case number (if known)	Desc Main
14. 4	Any oth	ner personal and househo	old items you	u did not already list, ir	ncluding any health a	aids you did not list	
	No Yes.	Give specific information					
15.		he dollar value of all of yo ırt 3. Write that number he				you have attached	\$1,800.00
Part	4: Des	scribe Your Financial Assets				·	
Do	you ow	n or have any legal or equ	uitable intere	est in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	] No	les: Money you have in you	•		osit box, and on hand	when you file your petition	on
						Cash USC	\$100.00
	Exampi ■ No	ts of money  les: Checking, savings, or clear institutions. If you have		I accounts; certificates on ounts with the same instance instance.  Institution n	titution, list each.	edit unions, brokerage h	nouses, and other similar
_	Examp	mutual funds, or publicly les: Bond funds, investmen			ey market accounts		
	■ No ] Yes	In	stitution or is	suer name:			
_	Non-pul joint ve I No		terests in in	corporated and uninco	orporated businesse	s, including an interes	t in an LLC, partnership, and
_	_	Give specific information at Name	oout them e of entity:			% of ownership:	
_	Negotia	ment and corporate bond able instruments include per egotiable instruments are the	rsonal checks	s, cashiers' checks, pror	missory notes, and mo	oney orders.	
	Yes. (	Give specific information ab Issue	out them r name:				
	Exampi No	nent or pension accounts les: Interests in IRA, ERISA		(k), 403(b), thrift saving	s accounts, or other p	ension or profit-sharing	plans
	Yes. L	List each account separately Type of	y. account:	Institution n	ame:		
				IRA			\$8,000.00
_	Your sh	y deposits and prepaymenare of all unused deposits les: Agreements with landlo	you have ma				ies, or others
				Institution n	ame or individual:		
	Annuitio ■ No	es (A contract for a periodic	c payment of	money to you, either for	life or for a number o	f years)	

		Case 1	6-82438	Doc 1	Filed 10/18/16 Document	Entered 10/18/16 14:43:52 Page 13 of 46_	Desc Main	
De	btor 1	Kenneth I	R Thomson		Boodinone	Case number (if known)		
	Yes Issuer name and description.							
			<b>ation IRA, in a</b> 1), 529A(b), ar		n a qualified ABLE pro	ogram, or under a qualified state tuition pro	gram.	
	■ No □ Yes		Institution na	me and desc	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):		
	■ No	-	future intere		rty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit	
	Exampl ■ No	es: Internet of		, websites, p	ts, and other intellecturoceeds from royalties a	nal property nd licensing agreements		
	Exampl ■ No	les: Building	,	sive licenses,		n holdings, liquor licenses, professional licens	es	
	⊔ Yes. (	Give specific	information al	oout them				
Mo	oney or p	roperty owe	ed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.	
28.	Tax refu	ınds owed t	o you					
	■ No □ Yes. 0	Give specific	information ab	out them, inc	luding whether you alre	ady filed the returns and the tax years		
	29. Family support  Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement  ■ No  □ Yes. Give specific information							
	30. Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  ■ No  □ Yes. Give specific information							
31.		s in insuran		incurance: h	ealth savings account (	HSA); credit, homeowner's, or renter's insurar		
	□ No	cs. Health, d	iisability, or life	insurance, n	icalin savings account (	riozi, dicuit, noncowner s, or renter s'insurar		
	Yes. N	lame the ins		ny of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:	
			term	policy: zro	value		\$0.00	
	If you a someor	re the benefi ne has died.			someone who has die t proceeds from a life in	ed surance policy, or are currently entitled to rece	eive property because	
	Exampl ■ No	les: Accident			you have filed a lawsui surance claims, or rights	it or made a demand for payment to sue		

Case 16-82438 Doc 1 Filed 10/18		43:52 Desc Main
Debtor 1 Kenneth R Thomson	nt Page 14 of 46 Case number	(if known)
34. Other contingent and unliquidated claims of every nature, ind ■ No □ Yes. Describe each claim	cluding counterclaims of the debtor an	d rights to set off claims
35. Any financial assets you did not already list		
■ No		
☐ Yes. Give specific information		
36. Add the dollar value of all of your entries from Part 4, include for Part 4. Write that number here		£0 100 00
Part 5: Describe Any Business-Related Property You Own or Have an In	terest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-rel	ated property?	
■ No. Go to Part 6.		
☐ Yes. Go to line 38.		
Part 6: Describe Any Farm- and Commercial Fishing-Related Property Y If you own or have an interest in farmland, list it in Part 1.	ou Own or Have an Interest In.	
46. Do you own or have any legal or equitable interest in any farm	m- or commercial fishing-related prope	rty?
No. Go to Part 7.		
☐ Yes. Go to line 47.		
Part 7: Describe All Property You Own or Have an Interest in That Y	ou Did Not List Above	
53. Do you have other property of any kind you did not already li Examples: Season tickets, country club membership	st?	
■ No		
☐ Yes. Give specific information		
54. Add the dollar value of all of your entries from Part 7. Write	that number here	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$100,000.00
56. Part 2: Total vehicles, line 5	\$0.00_	
57. Part 3: Total personal and household items, line 15	\$1,800.00	
58. Part 4: Total financial assets, line 36	\$8,100.00	
<ul><li>59. Part 5: Total business-related property, line 45</li><li>60. Part 6: Total farm- and fishing-related property, line 52</li></ul>	<u>\$0.00</u>	
<ul><li>60. Part 6: Total farm- and fishing-related property, line 52</li><li>61. Part 7: Total other property not listed, line 54</li></ul>	+ \$0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$9,900.00 Copy personal	property total \$9,900.00
62. Total of all property on Cabadula A/D Add line 55 : 15-2 CO		4400 000 00
63. <b>Total of all property on Schedule A/B</b> . Add line 55 + line 62		\$109,900.00

Official Form 106A/B Schedule A/B: Property page 5

			11 1 1000: 10 01 10	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kenneth R Thom	son		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as	Exempt
--	--------

1.	Which set of exemptions	are vou claiming	? Check one only.	even if your spouse	is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	13744 Eunice Lane Rockton, IL 61072 Winnebago County	\$100,000.00	\$9,513.75		735 ILCS 5/12-901	
	Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
	necessary household goods and furnishings, tv, bed, chair, older	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)	
appliances Line from Schedule A/B: 6.1				100% of fair market value, up to any applicable statutory limit		
	necessary wearing apparel Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)	
	Line IIIIII Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit		
	Cash USC Line from Schedule A/B: 16.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
Line from Scredule A/B. 10.1				100% of fair market value, up to any applicable statutory limit		
	IRA Line from Schedule A/B: 21.1	\$8,000.00		\$8,000.00	735 ILCS 5/12-1006	
	Ello Holli Golloddio 77D. Elli			100% of fair market value, up to any applicable statutory limit		

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main

Debtor 1 Kenneth R Thomson

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

	Document	Page 17 (	or 46		
Fill in this information to identify you	ur case:				
Debtor 1 Kenneth R Tho	mson				
First Name		Last Name		-	
Debtor 2 (Spouse if, filing) First Name	Middle Name I	Last Name		-	
· · · · · · · · · · · · · · · · · · ·					
United States Bankruptcy Court for the	: NORTHERN DISTRICT OF ILLIN	IOIS		-	
Case number					
(if known)				_	if this is an
				ameno	led filing
Official Form 106D					
	s Who Have Claims S	ocurod	by Proport	N/	40/45
Schedule D: Creditors	S WIIO Have Claims 3	ecui eu	by Propert	<u>y</u>	12/15
Be as complete and accurate as possible. is needed, copy the Additional Page, fill it number (if known).					
1. Do any creditors have claims secured b	y your property?				
☐ No. Check this box and submit t	this form to the court with your other so	chedules. You	have nothing else t	to report on this form.	
■ Yes. Fill in all of the information			-	-	
Part 1: List All Secured Claims	200				
2. List all secured claims. If a creditor has	more than one secured claim, list the credit	or separately	Column A	Column B	Column C
for each claim. If more than one creditor has	s a particular claim, list the other creditors in		Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabet	ical order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Stillman Bank	Describe the property that secures the	claim:	\$80,486.25	\$100,000.00	\$0.00
Creditor's Name	13744 Eunice Lane Rockton, I 61072 Winnebago County	L			
101 E. Main St.	As of the date you file, the claim is: Che	eck all that			
Stillman Valley, IL 61084	apply.  Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as mo car loan)	ortgage or secure	ed		
Debtor 2 only	_				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mecha	anic's lien)			
☐ At least one of the debtors and another☐ Check if this claim relates to a	☐ Judgment lien from a lawsuit	nortgage			
community debt	Other (including a right to offset)	- Iorigago			
Date debt was incurred	Last 4 digits of account number	r			
2.2 Stillman Bank	Describe the property that secures the	o claim:	\$10,000.00	\$100,000.00	\$0.00
Creditor's Name	13744 Eunice Lane Rockton, I		\$10,000.00	\$100,000.00	Ψ0.00
	61072 Winnebago County	-			
	As of the date you file, the claim is: Ch	ack all that			
101 E. Main St. Stillman Valley, IL 61084	apply.	con all triat			
Number, Street, City, State & Zip Code	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as mo	ortgage or secure	ed		
☐ Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mecha	anic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	ome equity			
Date debt was incurred	Last 4 digits of account number	r			

## Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 18 of 46

Debtor 1 Kenneth I	R Thomson		Case number (if know)	
First Name	Middle Name	Last Name	_	
Add the dollar value of	f your entries in Column A on	this page. Write that number here:	\$90,486.25	5
If this is the last page Write that number her	of your form, add the dollar va	alue totals from all pages.	\$90,486.25	5

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Document	Page 19	of 46		
Fill	l in this inforn	nation to identify your	case:				
De	btor 1	Kenneth R Thoms	son				
		First Name	Middle Name	Last Name			
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name			
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS			
Ca	se number						
	nown)					_	if this is an ed filing
Of	ficial Form	n 106E/F					
			ho Have Unsecure	ed Claims			12/15
Scho Scho left. nam	edule G: Executedule D: Creditor Attach the Conne and case nun	tory Contracts and Unexp ors Who Have Claims Sec	that could result in a claim. Al- ired Leases (Official Form 1060 ured by Property. If more space le. If you have no information to	6). Do not include any e is needed, copy the	y creditors with partially s Part you need, fill it out,	ecured claims that a number the entries i	re listed in note the boxes on the
1.		ors have priority unsecure					
	No. Go to P		u ciainis against you:				
	Yes.	u =.					
	possible, list the Part 1. If more t	e claims in alphabetical orde than one creditor holds a pa	as both priority and nonpriority amer according to the creditor's namer inticular claim, list the other creditorsee the instructions for this form in	e. If you have more that ors in Part 3.	an two priority unsecured cl		
2.1	IRS		Last 4 digits of ac	count number	\$22,660.91	\$22,660.91	\$0.00
	P.O. Bo	-	When was the deb	ot incurred?			
		Iphia, PA 19114-032 treet City State Zlp Code		file, the claim is: Che	eck all that apply		
	Who incurred	the debt? Check one.	☐ Contingent		,		
	Debtor 1 o	nly	☐ Unliquidated				
	Debtor 2 o	nly	☐ Disputed				
	Debtor 1 a	nd Debtor 2 only	Type of PRIORITY	unsecured claim:			
	☐ At least on	e of the debtors and anothe	er Domestic suppo	ort obligations			
	☐ Check if t	his claim is for a commu	nity debt Taxes and certa	in other debts you owe	e the government		
	Is the claim s	subject to offset?	☐ Claims for death	n or personal injury whi	ile you were intoxicated		
	No		Other. Specify				
	☐ Yes			2013, 2014 1040	)		
Pa	rt 2: List Al	I of Your NONPRIORIT	Y Unsecured Claims				
3.	Do any credito	ors have nonpriority unsec	cured claims against you?				
	☐ No. You hav	ve nothing to report in this p	art. Submit this form to the court v	with your other schedu	les.		
	Yes.						
4.	unsecured clair	n, list the creditor separatel	aims in the alphabetical order of for each claim. For each claim list the other creditors in Part 3.If y	sted, identify what type	e of claim it is. Do not list cla	ims already included	in Part 1. If more

Total claim

Part 2.

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 20 of 46

Debtor 1 Kenneth R Thomson Case number (if know) 4.1 Cabelas Last 4 digits of account number \$14.410.00 Nonpriority Creditor's Name 4800 NW 1st St. #300 When was the debt incurred? Lincoln, NE 68521 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify credit card ☐ Yes 4.2 Capital one Last 4 digits of account number \$21,223.00 Nonpriority Creditor's Name PO Box 70884 When was the debt incurred? Charlotte, NC 28272 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes credit card Other. Specify 4.3 **Chase Card Service** Last 4 digits of account number \$8,925.00 Nonpriority Creditor's Name PO Box 94014 When was the debt incurred? Palatine, IL 60094 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent □ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify credit card ☐ Yes

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 21 of 46

Debtor 1 Kenneth R Thomson Case number (if know) 4.4 Discover Last 4 digits of account number \$5,982.00 Nonpriority Creditor's Name P.O. Box 6103 When was the debt incurred? Carol Stream, IL 60197 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify credit card ☐ Yes 4.5 Haris & Haris \$120.00 Last 4 digits of account number Nonpriority Creditor's Name 111 W Jackson Blvd When was the debt incurred? Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify county 4.6 **IRS** Last 4 digits of account number \$22,661.00 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify taxes

Document Page 22 of 46 Case number (if know) Debtor 1 Kenneth R Thomson 4.7 **Liberty Mutual** Last 4 digits of account number \$8.574.00 Nonpriority Creditor's Name C/O The CBK Firm When was the debt incurred? 30 N. LaSalle Street Suite 1502 Chicago, IL 60602 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Insurance Claim Other, Specify 4.8 Stillman Bank Last 4 digits of account number \$504.00 Nonpriority Creditor's Name 101 E. Main St. When was the debt incurred? Stillman Valley, IL 61084 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify misc. Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 0.00 Total claims 22,660.91 from Part 1 Taxes and certain other debts you owe the government 6b. 6b. Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e 22,660.91 **Total Claim** 6f Student loans 6f 0.00

Total claims from Part 2

Official Form 106 E/F

Other. Add all other nonpriority unsecured claims. Write that amount 6i.

Schedule E/F: Creditors Who Have Unsecured Claims

6g.

6h.

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

you did not report as priority claims

6h

6i

0.00

0.00

Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Case 16-82438 Doc 1 Page 23 of 46 Case number (if know) Document

Debtor 1 Kenneth R Thomson

here. 82,399.00

Total Nonpriority. Add lines 6f through 6i.

6j. 82,399.00

Fill in this information to identify your case:							
Debtor 1	Kenneth R Thom	son					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS					
Case number							
(if known)					Check if this is an		
					amended filing		

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 25 of 46

		DOGUIIIE	HI Paue 25 C	11 40	
Fill in this	information to identify your	case:			
Debtor 1	Kenneth R Thoms	son			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numl	ber				
(if known)					Check if this is an amended filing
O((, .	1.5				
	I Form 106H				
Sched	lule H: Your Cod	eptors			12/15
Arizon  No. Yes  3. In Colin line Form	hin the last 8 years, have you as, California, Idaho, Louisiana, Go to line 3.  S. Did your spouse, former spoutumn 1, list all of your codebte 2 again as a codebtor only in 106D), Schedule E/F (Official	Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your f that person is a guaran	e with you at the time?  spouse as a codebtor tor or cosigner. Make	ington, and Wisconsin.)  if your spouse is filing sure you have listed the	y states and territories include g with you. List the person shown the creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	olumn 2.  Column 1: Your codebtor			Column 2: The cre	ditor to whom you owe the debt
	Name, Number, Street, City, State and ZI	P Code		Check all schedule	
3.1				☐ Schedule D, line	<u>.</u>
	Name			☐ Schedule E/F, li	
				☐ Schedule G, line	e
	Number Street	_		_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			_ ☐ Schedule E/F, li	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

# Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 26 of 46

Fill	in this information to identify you	r case.				•				
		R Thomson								
	btor 2 ouse, if filing)				_					
Uni	ited States Bankruptcy Court for	the: NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kr	se number nown)  fficial Form 106l		-			☐ An ☐ A s 13	income a	nt showing s of the fo	g postpetition Illowing date:	
	chedule I: Your In	como				MN	/I / DD/ Y`	YYY		12/15
sup spo atta	as complete and accurate as poplying correct information. If youse. If you are separated and youch a separate sheet to this formation.  Describe Employme  Fill in your employment	ou are married and not fili your spouse is not filing w m. On the top of any additi	ng jointly, and your s ith you, do not inclu- ional pages, write yo	spouse de infor	is liv mati	ring with y on about y d case nun	ou, inclu your spounder (if k	de inform use. If mo nown). A	nation about ore space is nswer every	your needed,
	information.		Debtor 1						ing spouse	
at int	If you have more than one job, attach a separate page with information about additional employers.	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Emplo	-		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name	Manager Midway Village							
	Occupation may include stude or homemaker, if it applies.	nt Employer's address								
		How long employed t	here? 2 1/2 ye	ears						
<b>Esti</b> spoi	imate monthly income as of the use unless you are separated.  ou or your non-filing spouse have se space, attach a separate sheet	e date you file this form. If	,		,	,			,	J
						For Debt	or 1		otor 2 or ng spouse	
2.	List monthly gross wages, so deductions). If not paid month			2.	\$	3,4	155.48	\$	N/A	
3.	Estimate and list monthly ov	ertime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add	d line 2 + line 3.		4.	\$	3,455	5.48	\$	N/A	

# Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 27 of 46

Deb	otor 1	Kenneth R Thomson			Case	e number (if kno	wn)				
					Fo	r Debtor 1			Debtor filing s		
	Cop	y line 4 here	4.		\$_	3,455.	48	\$		N/A	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	706.	92	\$		N/A	
	5b.	Mandatory contributions for retirement plans		b.	\$-		00	\$		N/A	-
	5c.	Voluntary contributions for retirement plans		c.	\$		00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5	d.	\$		00	\$		N/A	-
	5e.	Insurance	5	e.	\$	120.	52	\$		N/A	-
	5f.	Domestic support obligations	51	f.	\$	0.0	00	\$		N/A	-
	5g.	Union dues	5	g.	\$_	0.	00	\$		N/A	-
	5h.	Other deductions. Specify:	_ 5	h.+	\$_	0.	00	+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	827.	44	\$		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,628.	04	\$		N/A	-
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8:	a.	\$	0	00	\$		N/A	
	8b.	Interest and dividends		b.	\$-		00	\$		N/A	-
	8c. 8d. 8e.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security	8	c. d. e.	\$_ \$_ \$_	0.· 0.·	00 00 00	\$ \$ \$		N/A N/A N/A	-
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:			Ψ_ \$		00	\$		N/A	-
	8g.	Pension or retirement income	_ 8	g.	\$	0.0	00	\$		N/A	-
	8h.	Other monthly income. Specify:	_ 81	h.+	\$_	0.	00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [	\$	0.0	00	\$		N/A	<u> </u>
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,628.04 +	- \$		N/A	= \$	2,628.04
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ.		2,020.04	_		14/7		2,020.04
11.	Incl othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	dep						chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	2,628.04
13.	Do :	you expect an increase or decrease within the year after you file this form' No.	?							Combir monthl	ned y income
		Voc Evoloin:									

Schedule I: Your Income

page 2

Official Form 106I

# Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 28 of 46

Fill in	this informa	tion to identify yo	our case:					
Debtor	r 1	Kenneth R T	homson				ck if this is:	
Debtor	r 2						An amended filing A supplement show	wing postpetition chapter
(Spous	se, if filing)					_	13 expenses as of	
United	l States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case r	numbe <b>r</b> wn)							
Offi	icial Fo	rm 106J				J		
		<b>J: Your</b>	Evnor	Nege .				40/45
Be as inform	complete a mation. If m per (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta ry questio	. If two married people and the control of the cont				
Part 1	Descr	ibe Your House	hold					
ı	No. Go to	line 2.	in a canar	ate household?				
_	res. <b>Doe</b> N		iii a sepai	ate nousenoid?				
		-	st file Offici	al Form 106J-2, Expenses	s for Separate House	ehold of Deb	otor 2.	
2. <b>[</b>	Do you have	e dependents?	□ No					
	Do not list Do Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
C	dependents	names.			girlfriend		56	Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes
		enses include		No				
		people other to your depende		Yes				
	nate your ex		our bankr	uptcy filing date unless y				
	nses as of a cable date.	date after the l	bankrupto	y is filed. If this is a supp	olemental <i>Schedule</i>	e J, check t	he box at the top o	of the form and fill in the
the va		assistance an		government assistance is luded it on <i>Schedule I:</i> Y			Your exp	enses
		r home owners d any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4. \$	\$	840.00
li	If not includ	ed in line 4:						
4	4a. Real e	state taxes				4a. S	\$	0.00
		rty, homeowner's				4b. \$	·	0.00
				ıpkeep expenses		4c. \$	·	0.00
		owner's associat		dominium dues <b>our residence.</b> such as ho	ame equity loans	4d. 5		0.00 80.00
J. F		IVI LUQUE DAVIIII	CILO IUI VI	var residence, Such AS DC	THE EUGIN IDAMS		ע	OU UU

# Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 29 of 46

Debtor 1	Kenneth R Tho	mson	Case num	ber (if known)	
6. <b>Util</b>	ties:				
6a.	Electricity, heat, no	atural gas	6a.	\$	260.00
6b.	Water, sewer, garl	-	6b.		55.00
6c.		one, Internet, satellite, and cable services	6c.		125.00
6d.	Other. Specify:		6d.	·	89.00
	d and housekeepin			\$	475.00
	d and nodsekeepin dcare and children		8.	\$	
_			9.	\$	0.00
	hing, laundry, and			·	50.00
	sonal care products		10.	\$	75.00
	ical and dental exp		11.	\$	50.00
		gas, maintenance, bus or train fare.	12.	\$	300.00
	ot include car payment	ents. ecreation, newspapers, magazines, and boo		\$	50.00
		s and religious donations	14.	\$	
		s and religious donations	14.	Φ	10.00
5. <b>Ins</b> ı		deducted from your pay or included in lines 4	or 20		
	Life insurance	deducted from your pay of included in lines 4	or 20. 15a.	\$	81.00
	Health insurance		15b.		0.00
	Vehicle insurance		150. 15c.	*	
				·	0.00
		pecify: girfriend vehicle insurance	15d.	<b>&gt;</b>	86.00
		xes deducted from your pay or included in lines		<b>c</b>	2.22
Spe	•		16.	\$	0.00
	Car payments for		17a.	¢	0.00
	Car payments for			·	0.00
	Car payments for	7enicle 2	17b.	·	0.00
	Other. Specify:		17c.	·	0.00
	Other. Specify:		17d.	\$	0.00
		ony, maintenance, and support that you did		\$	0.00
		y on line 5, <i>Schedule I, Your Income</i> (Officia ake to support others who do not live with y	o	\$	0.00
e. Oili Spe		ake to support others who do not live with y	19.	Ψ	0.00
	·	enses not included in lines 4 or 5 of this for		our Income	
	Mortgages on other		20a.		0.00
	Real estate taxes	. p. op o. ty	20b.	·	0.00
		ner's, or renter's insurance	20c.	· .	0.00
		ir, and upkeep expenses	20d.		
		ociation or condominium dues		·	0.00
		ociation of condominium dues	20e.	· -	0.00
1. <b>Oth</b>	er: Specify:		21.	+\$	0.00
2. Cal	ulate your monthly	expenses			
	Add lines 4 through	•		\$	2.626.00
	•	aly expenses for Debtor 2), if any, from Official	Form 106.J-2	\$	
					2 626 00
22C	Aud lille 228 and 22	b. The result is your monthly expenses.		\$	2,626.00
3. <b>Cal</b>	ulate your monthly	net income.			
		combined monthly income) from Schedule I.	23a.	\$	2,628.04
		expenses from line 22c above.	23b.		2,626.00
	, , ,				
23c	Subtract your mon	thly expenses from your monthly income.		1_	
		monthly net income.	23c.	\$	2.04
	•	•			
		ase or decrease in your expenses within the			
		to finish paying for your car loan within the year or do	you expect your mortgage	payment to incre	ease or decrease because of a
	fication to the terms of	our moπgage?			
	es. Explair	here:			

# Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 30 of 46

Fill in this	s information to identify your	case:			
Debtor 1	Kenneth R Thoms	son			
	First Name	Middle Name	Last Name		
Debtor 2	<u> </u>				
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	nber				
(if known)					☐ Check if this is an amended filing
If two mar You must to	ried people are filing together file this form whenever you fi money or property by fraud in both. 18 U.S.C. §§ 152, 1341, 1	r, both are equally respo	nsible for supplying corres	ect information. Making a false statem	nent, concealing property, or or imprisonment for up to 20
	Sign Below				
Did y	you pay or agree to pay some	one who is NOT an attor	rney to help you fill out ba	ankruptcy forms?	
	No				
	Yes. Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
				Declaration, e	ind digitatare (Ciliciai i Cilii 113)
	r penalty of perjury, I declare hey are true and correct.	that I have read the sum	mary and schedules filed	l with this declaration	and
X /s	s/ Kenneth R Thomson		x		
	Kenneth R Thomson		Signature of I	Debtor 2	
S	Signature of Debtor 1				
D	Date October 18, 2016		Date		

# Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 31 of 46

311	l in this inform	nation to identify you	r case:			
De	btor 1	Kenneth R Thon	Middle Name	Last Name		
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
``	-					
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
	se number				_	heck if this is an
					a	mended filing
St	as complete a	of Financial		re filing together, both are	equally responsible for sup	
		ore space is needed, a). Answer every que		this form. On the top of an	y additional pages, write you	ir name and case
	<u> </u>			Lived Defere		
Pa	rt 1: Give D	etalis About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	☐ Married					
	Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	No					
	☐ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	V.	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
<b>3.</b> stat					nity property state or territory tico, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (Of	ficial Form 106H).		
Pa	rt 2 Explai	n the Sources of You	ır Income			
4.	Fill in the tota If you are filin	I amount of income yo	nployment or from operatin ru received from all jobs and a have income that you receive	all businesses, including part		ndar years?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$27,620.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
	r last calenda anuary 1 to De	r year: cember 31, 2015 )	☐ Wages, commissions, bonuses, tips	\$40,000.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
Offic	rial Form 107		Statement of Financial Aff	airs for Individuals Filing for F	Sankruntev	anea

Casa 16-82/38 Entered 10/18/16 1/1/3:52

			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
For the caler (January 1 to			☐ Wages, commissions, bonuses, tips	\$40,000.00	☐ Wages, comm bonuses, tips	nissions,	
			☐ Operating a business		Operating a b	usiness	
and other winnings.  List each	public bene If you are fil	fit payments ing a joint ca he gross ind	; pensions; rental income; inte ise and you have income that	camples of other income are a erest; dividends; money collect you received together, list it of ately. Do not include income t	ted from lawsuits; ronly once under Deb	oyalties; and otor 1.	
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.	me	Gross income (before deductions and exclusions)
6. Are eithe □ No.	Neither Deindividual puring the	ebtor 1 nor orimarily for 90 days bef Go to line	a personal, family, or househo ore you filed for bankruptcy, o 7.	sumer debts. Consumer debtold purpose."  did you pay any creditor a tota	l of \$6,425* or more	?	
	☐ Yes	paid that o	reditor. Do not include payme e payments to an attorney for	aid a total of \$6,425* or more in the for domestic support obligations that sankruptcy case.  It is after that for cases filed on the formula in the formula	ations, such as chile	d support ar	
■ Yes			or both have primarily cons ore you filed for bankruptcy, o	umer debts. did you pay any creditor a tota	I of \$600 or more?		
	■ No.	Go to line	7.				
	□ Yes	include pa		aid a total of \$600 or more and obligations, such as child supp			
Credito	's Name and	d Address	Dates of paym	ent Total amount paid	Amount you still owe	Was this p	ayment for
<i>Insiders</i> i of which	nclude your r ou are an of	elatives; any ficer, directo	general partners; relatives o r, person in control, or owner	a payment on a debt you of f any general partners; partner of 20% or more of their voting clude payments for domestic	rships of which you securities; and any	are a gener managing	al partner; corporation agent, including one for

No

☐ Yes. List all payments to an insider.

**Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment paid still owe

Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52

Case 16-82438 Desc Main Document Page 33 of 46 Case number (if known) Debtor 1 Kenneth R Thomson Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an 8. insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider **Insider's Name and Address** Amount you Reason for this payment Dates of payment **Total amount** paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. ☐ Yes. Fill in the information below **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. Describe the action the creditor took Creditor Name and Address Date action was Amount Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No П Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total Describe what you contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)

Dates you contributed Value

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 34 of 46

Debto	Kenneth R Thomson	Document	Case nun	nber (if known)	
o	or gambling?				
	<b>■</b>				
_	■ No □ Yes. Fill in the details.				
_	Describe the property you lost and	Describe any insurance	coverage for the less	Date of your	Value of property
	how the loss occurred	Include the amount that in	nsurance has paid. List pendi		lost
		insurance claims on line 3	33 of Schedule A/B: Property	<i>t.</i>	
Part 1	7: List Certain Payments or Transf	ers			
С	Within 1 year before you filed for bank consulted about seeking bankruptcy on clude any attorneys, bankruptcy petition	or preparing a bankruptcy p	petition?		rty to anyone you
	□ No				
	Yes. Fill in the details.				
į	Person Who Was Paid Address Email or website address Person Who Made the Payment, if No	transferred	d value of any property	Date payment or transfer was made	Amount of payment
	David H. Carter				\$1,000.00
р	Within 1 year before you filed for bank promised to help you deal with your c Do not include any payment or transfer th	reditors or to make paymer			
	No Sun a su				
_	Yes. Fill in the details.				
	Person Who Was Paid Address	Description and transferred	d value of any property	Date payment or transfer was made	Amount of payment
tı lr ir	Within 2 years before you filed for ban transferred in the ordinary course of y include both outright transfers and transfinctude gifts and transfers that you have  No Yes. Fill in the details.	your business or financial a ers made as security (such a	offairs? Is the granting of a security in		
	Person Who Received Transfer	Description and	d value of Desc	ribe any property or	Date transfer was
	Address	property transf	erred paym	nents received or debts in exchange	made
	Person's relationship to you				
b	Within 10 years before you filed for babeneficiary? (These are often called ass		any property to a self-settle	ed trust or similar device	of which you are a
	No				
	Yes. Fill in the details.  Name of trust	Description	d value of the preparty tra-	oformad	Date Transfer was
	Name of thest	Description and	d value of the property tran	SICIICU	Date Hallstel Was

made

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 35 of 46

Case number (if known)

Debtor 1 Kenneth R Thomson

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes. Fill in the details.									
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account of instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer					
21.	Do you now have, or did you have within 1 cash, or other valuables?  No Yes. Fill in the details.	year before you filed for	bankruptcy, any sa	afe deposit box or other deposit	cory for securities,					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		scribe the contents	Do you still have it?					
22.	Have you stored property in a storage unit  No Yes. Fill in the details.	or place other than your	home within 1 year	r before you filed for bankruptc	y?					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		scribe the contents	Do you still have it?					
Par	19: Identify Property You Hold or Contro	I for Someone Else								
23.	Do you hold or control any property that so for someone.	omeone else owns? Incl	ude any property yo	ou borrowed from, are storing fo	or, or hold in trust					
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		scribe the property	Value					
	Mary Weikel	·		sc. household goods and ongings	\$0.00					

#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Case 16-82438 Page 36 of 46 Case number (if known) Document

Debtor 1 Kenneth R Thomson

24.	I. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?  No									
	_	Yes. Fill in the details.								
		Ime of site Idress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice				
25.	Hav	ve you notified any governmental unit of	,							
		No Yes. Fill in the details.								
		me of site Idress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice				
26.	Hav	ve you been a party in any judicial or adm	ninistrative proceeding under any envi	ironn	mental law? Include settlements a	and orders.				
		No Yes. Fill in the details.								
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case				
Par	t 11	Give Details About Your Business or 0	Connections to Any Business							
27.	Wit	hin 4 years before you filed for bankrupto	cy, did you own a business or have ar	ny of	the following connections to any	business?				
		☐ A sole proprietor or self-employed in	n a trade, profession, or other activity,	, eith	er full-time or part-time					
		☐ A member of a limited liability compa	any (LLC) or limited liability partnersh	ip (L	LP)					
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
	☐ An owner of at least 5% of the voting or equity securities of a corporation									
		No. None of the above applies. Go to P	art 12.							
		Yes. Check all that apply above and fill	in the details below for each business	s.						
	Ad	Isiness Name Idress Imber, Street, City, State and ZIP Code)	Describe the nature of the business  Name of accountant or bookkeeper		Employer Identification number Do not include Social Security					
	`	, ,	rame of accountant of bookkeeper		Dates business existed					
	Bi	rd Haven	bed & breakfast in with Mary Weikel		EIN: From-To					
			Mary Weikel							
28.		hin 2 years before you filed for bankrupto titutions, creditors, or other parties.	cy, did you give a financial statement	to an	nyone about your business? Inclu	de all financial				
		No								
		Yes. Fill in the details below.								
	Ad	I <b>me</b> Idress Imber, Street, City, State and ZIP Code)	Date Issued							

Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Document

Page 37 of 46
Case number (if known) Debtor 1 Kenneth R Thomson Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kenneth R Thomson Kenneth R Thomson Signature of Debtor 2 Signature of Debtor 1 Date Date October 18, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

#### Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Page 38 of 46 Document

			•	
Fill in this info	rmation to identify you	r case:		
Debtor 1	Kenneth R Thor	nson		
	First Name	Middle Name	Last Name	-
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	_
Case number				
(if known)				☐ Check if this is an amended filing
Official Fo		on for Indiv	riduals Filing Under Cha	pter 7 12/15
-	dividual filing under ch		I out this form if:	
You must file th	ever is earlier, unless	within 30 days after	ot expired. you file your bankruptcy petition or by the da e time for cause. You must also send copies	
	people are filing togeth	er in a joint case, bo	th are equally responsible for supplying corre	ect information. Both debtors must
write y	and accurate as poss your name and case n	umber (if known).	s needed, attach a separate sheet to this form	. On the top of any additional pages,
	tors that you listed in		: Creditors Who Have Claims Secured by Pro	perty (Official Form 106D), fill in the
	reditor and the property	that is collateral	What do you intend to do with the property secures a debt?	that Did you claim the property as exempt on Schedule C?
Creditor's ;	Stillman Bank		☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description o property securing debi	61072 Winnebag	· ·	■ Retain the property and enter into a Reaffirmation Agreement.  □ Retain the property and [explain]:	■ Yes
Creditor's ;	Stillman Bank		☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description o	f 13744 Eunice La	ne Rockton, IL	Retain the property and enter into a	■ Yes

Part 2: List Your Unexpired Personal Property Leases

61072 Winnebago County

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Reaffirmation Agreement.

☐ Retain the property and [explain]:

Describe your unexpired personal property leases

Will the lease be assumed?

property

securing debt:

# Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 39 of 46

Debtor 1 Kenneth R Thomson	Case number (if known)
	<u>_</u>
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lacadra nama:	
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	<u>_</u>
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	ПУ
r roporty.	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about ar property that is subject to an unexpired lease.	ny property of my estate that secures a debt and any personal
X /s/ Kenneth R Thomson X	
	gnature of Debtor 2
Signature of Debtor 1	-
Date October 18, 2016 Date	
2010001 10, 2010	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-82438 Doc 1 Filed 10/18/16 Entered 10/18/16 14:43:52 Desc Main Document Page 44 of 46

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Kenneth R Thomson		Case No	ı <b>.</b>	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	PENSATION OF ATTOR	RNEY FOR D	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the specified rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy,	or agreed to be pa	id to me, for services	
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have receiv			1,000.00	
	Balance Due			0.00	
2. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are me	mbers and associates	s of my law firm.
ļ	☐ I have agreed to share the above-disclosed comp- copy of the agreement, together with a list of the				y law firm. A
5. ]	In return for the above-disclosed fee, I have agreed t	o render legal service for all aspect	s of the bankruptcy	case, including:	
t c	a. Analysis of the debtor's financial situation, and re b. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cre d. [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applica 522(f)(2)(A) for avoidance of liens on	statement of affairs and plan which editors and confirmation hearing, ar to reduce to market value; executions as needed; preparation	n may be required; and any adjourned he mption plannin	earings thereof;	d filing of
6. I	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			ces, relief from s	tay actions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for	payment to me for	representation of th	e debtor(s) in
0	ectober 18, 2016	/s/ David H. Carte	er		
	ate	David H. Carter Signature of Attorne David H. Carter 308 W. State St., Rockford, IL 6110 815/968-8900 Fa	y Suite 215 01		
		Name of law firm			

### **United States Bankruptcy Court** Northern District of Illinois

In re	Kenneth R Thomson		Case No.		
		Debtor(s)	Chapter	7	
	VE	RIFICATION OF CREDITOR MA	TRIX		
	Number of Creditors: 11				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	October 18, 2016	/s/ Kenneth R Thomson Kenneth R Thomson Signature of Debtor			

Cabelas 4800 NW 1st St. #300 Lincoln, NE 68521

Capital one PO Box 70884 Charlotte, NC 28272

Chase Card Service PO Box 94014 Palatine, IL 60094

Discover P.O. Box 6103 Carol Stream, IL 60197

Haris & Haris 111 W Jackson Blvd Chicago, IL 60604

IRS

IRS P.O. Box 21125 Philadelphia, PA 19114-0325

Liberty Mutual C/O The CBK Firm 30 N. LaSalle Street Suite 1502 Chicago, IL 60602

Stillman Bank 101 E. Main St. Stillman Valley, IL 61084

Stillman Bank 101 E. Main St. Stillman Valley, IL 61084

Stillman Bank 101 E. Main St. Stillman Valley, IL 61084